EXHIBIT F

Voicemail from Loan Officer Shawn Wainwright - March 12, 2025

This exhibit contains a screenshot of a voicemail received from Loan Officer Shawn Wainwright on March 12, 2025, confirming receipt of the Plaintiff's second employment verification. This voicemail serves as critical evidence contradicting the Defendant's later claims that such verification was never received. The voicemail also demonstrates acknowledgment of processing delays on the Defendant's end and establishes a direct timeline tying communication failure to material delays and procedural obstructions.

The call was made at 8:33 AM and clearly references the second verification of employment as having arrived and been set up. The statement, 'I will call you now... your mother's second verification of employment just came in late last week that has been sent up,' is a direct admission contradicting claims submitted by the Defendant to federal regulators.

12:28

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Voicemail

Mar 12 +1 814-251-9528 2 Huntington is trying to reach you... 00:38

Mar 12 +1 410-237-6424 2 Couldn't transcribe message 00:00

+1 330-840-5618 Mar 12, 2025 at 8:33 AM

This is Shawn Wayne right now. So I will call you now your mother's, second verification of employment just came in late last week that has been sent up. Give me a call back. I apologize. I'm sorry. I was actually out of the office last week. Call me back at 3:30.

00:00 00:40

4)

Speaker Call Message Delete

Mar 10 +1 814-251-9528 At SCI Huntingdon, it will be recor... 00:40

Mar 10 +1 717-723-1775 Hi Pete, this is Stacy Lockhart fro... 00:18

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Home

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Voicemail

From: Shawn Wainwright Shawn.Wainwright@Nafinc.com

Subject: Verification for PIN for Teksystems

Date: February 18, 2025 at 3:26:50 PM

To: Petie mfmallah87@icloud.com

If your company utilizes this function an employee can visit our website to generate a verifier pin for a lender. Please refer to the instructions below.

Go to https://werify.thomas-and-company.com/

- 1 Click GET STARTED
- 2. Click 'EMPLOYEE ACCESS'
- 3. Provide your name
- 4. Provide an email you have access to
- 5. Provide the social security number (once the system verifies the social more requirements will populp)
- 6. Provide the company code
- 7. Provide the employee ID or authorization ID
- 8. Click Continue (a message will appear that an email has been sent to the email used in step 6)
- 9. Check email for a message from Thomas and Company
- 10. Click on the link provided in the email

After logging in:

- 1. Click the green 'GET STARTED' option next to Generate a Verifier Pin
- 2. Read the terms and conditions
- 3. Agree & Finish
- 4. Email the verifier pin to yourself or your lender, in the event the email did not go through or you do not have an email for the verifier, you can write the pin down, or view it under the verifier pin history on the main page of your employee portal.

Shawn Wainwright

Sr. Loan Officer | NMLS #918316

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